

RESERVE COMPONENT RETIREMENT INFORMATION



WIAR-G1-SR

15 August 2011*

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RESERVE COMPONENT RETIREMENT INFORMATION

LETTER OF NOTIFICATION OF ELIGIBILITY FOR RETIRED PAY AT AGE 60 (20/15 YEAR) AND RESERVE COMPONENT SURVIVOR BENEFIT PLAN (RC-SBP)

20 Year/15 Year Letter and RC-SBP Packet

- 20 year letter issued by The Adjutant General or the US Army Human Resource Center of Excellence or 15 year letter if medically disqualified for retention;
- 90 days to make election on DD Form 2656-5, RC-SBP election certificate;
- Spousal notification required by public law;
- Spousal concurrence and notarization for anything less than Option C / Full Coverage.

Purpose of Reserve Component Survivor Benefit Plan

Because eligibility for retired pay STOPS on the date of the retiree's death, Congress established the Reserve Component Survivor Benefit Plan. It provides an inflation-protected monthly annuity to a retiree's survivors for an amount of up to 55% of the soldier's retired pay.

The soldier and spouse should review their entire financial situation before making a decision. The election is permanent and irrevocable. It can only be changed thru divorce or death. The soldier has the right to appeal to the Reserve Component Survivor Benefit Program Board for permission to change an election. The soldier has one year from date of divorce or remarriage to make changes in coverage.

Options

- A - Decline Coverage/Defer Election until Age 60;
- B - Provide annuity payable upon soldier's 60th Birthday;
- C - Provide immediate annuity (following soldier's death).

RC-SBP Cost

- Deducted from retiree's pay check;
- RC-SBP costs - actuarial charge based on age at time of election;
- Cost averages 7½-11%.

Eligible Beneficiaries

- Spouse/Former Spouse;
- Spouse/Former Spouse & Dependent Children;
- Dependent Children only;
- Insurable Interest - cost prohibitive - caps at 40%.

Annuity Paid to Eligible Designated Beneficiaries Upon Soldier's Death

- 55% of soldier's retired pay less SBP costs.

REQUEST FOR DISCHARGE FROM WIARNG AND TRANSFER TO U.S. ARMY HUMAN RESOURCE CENTER OF EXCELLENCE (AHRC) – Fort Knox

The soldier who has qualified for Reserve retired pay and decided to request discharge must submit a written request to the unit commander who will forward the request through command channels to this HQ, ATTN: WIAR-G1-OFF or WIAR-G1-ENL. The request for discharge from the WIARNG must include an effective date and one of the following choices:

1. Discharge from ARNG and the Reserve of the Army. This is not recommended - there is no military affiliation. Soldier is entitled to gray area retiree benefits, along with an ID card. Total retirement points will be determined at time of discharge from ARNG. However, soldier will not receive annual pay increases on the longevity pay scale through Age 60; retired pay will be at pay scale in effect at time of discharge versus pay scale in effect at Age 60.

2. Discharge from ARNG and transfer to AHRC Ft. Knox in one of the following:

a. **Retired Reserve.** No additional accrual of retirement points; total retirement points will be determined at time of discharge from ARNG. Soldier will continue to receive annual increases on the longevity pay scale. Retired pay will be based on pay scale in effect when the soldier attains Age 60. Soldier is eligible for gray area retiree benefits - ID card, commissary, morale, welfare & recreation (MWR) facilities.

b. **Individual Ready Reserve (Reinforcement).** Entitled to gray area retiree benefits - ID card, commissary, MWR facilities. Continue to accrue retirement points and receive annual increases on the longevity pay scale. Soldiers must understand that when transferring to the IRR they must either request through Ft. Knox to extend their enlistment or request placement into the retired reserve prior to their ETS date. Failure to request either action prior to ETS will result in the soldier being discharged from the Reserve of the Army. (See item 1 on this page.) The only way to be placed into the Retired Reserve after total discharge is to re-enlist for a specified time in the ARNG or USAR as an active drilling member.

c. **Troop Program Unit.** Soldier would need to find a vacancy in USAR TPU and coordinate the transfer from IRR to TPU with AHRC-Ft. Knox. USAR Recruiters maintain vacancy lists. The gaining USAR TPU initiates DA Form 4651-R and forwards to AHRC-Ft. Knox. Soldier cannot drill until transfer is approved by AHRC-Ft. Knox. Soldiers in TPU are paid for drill and AT.

TRANSFER TO ARMY HUMAN RESOURCES COMMAND (AHRC)

If a soldier who has transferred to AHRC wants to drill with a Reserve Component unit for retirement points, the soldier must submit request to AHRC. DA Form 4651-R is sent to the RC unit asking for commander's concurrence for soldier to drill with RC unit. If RC unit is ARNG, TAG must concur with commander's consent but AHRC retains final approval authority. The effective date of attachment will be at least 10 days after the date DA Form 4651-R is submitted to AHRC. Retroactive dates of attachment to a unit are not authorized. Upon completion of drill, unit commander certifies retirement points on DA Form 1380. IMA soldiers may also perform annual training periods.

Officer

ATTN: AHRC
U.S. Army Human Resources Command
1600 Spearhead Division Avenue
Fort Knox, KY 40122
1-888-ARMYHRC (1-888-276-9472)

Enlisted

AHRC-EPB-S
U.S. Army Human Resources Command
1600 Spearhead Division Avenue
Fort Knox, KY 40122
502-613-5290
1-888-ARMYHRC (1-888-276-9472)

APPLICATION FOR RESERVE RETIRED PAY AT AGE 60

Reserve Component Retirement System

- Must earn 35 points per retirement year (in addition to 15 membership points) for a qualifying retirement year (total 50 points per year).
Points can be earned by:
 - 1 point for each day of Active Federal Service - AT, ADT, ADSW;
 - 1 point for each Unit Training Assembly (4 hours);
 - 1 point for each 3 hours of correspondence courses completed.
- Cap on IDT points was raised from 90 to 130 points effective for retirement years ending on or after 30 Oct 07.
- Based on assigning a point value to each retirement point earned.
- **Must apply for retired pay benefits to begin at Age 60; payment is not automatic.**

WIARNG RETIREMENT POINT DOCUMENTATION

Automated retirement points for soldiers assigned to the WIARNG are documented on NGB Form 23. Retirement point statements are produced annually. Documentation for missing or unverified service should be forwarded to the address below. This section also issues notification eligibility memorandums.

ATTN: WIAR-G1
The Adjutant General, Wisconsin
2400 Wright Street
Madison, WI 53704-2572
(608) 242-3429
1-800-335-5147, "2" "3429"

Eligibility for Reserve Retired Pay

- Age 60;
- Issued Retirement Eligibility Memorandum (documentation certifying 20 years of creditable military service).

Retirement Grade

- Highest grade satisfactorily held for 185 days - officer & enlisted.
- Highest grade satisfactorily held for 31 days - warrant officers.
Officers promoted after 1 Oct 96 - ROMPMA retired grade provisions apply:
 - 01-04 - six months;
 - 05-08 - three years (6 months if maximum years commissioned service or max age).
- Enlisted promoted IAW EPS (Chapter 11 NGR 600-200):
 - E5-E6 - 1 year;
 - E7-E9 - 2 years.

Retirement Application Process

Those retirees transferred to the U.S. Army Human Resource Center of Excellence (AHRC-PDR-RCR) at the time of their discharge from the Wisconsin Army National Guard should receive a retirement application packet from them approximately **one-two years** prior to their 60th birthday. Retirees may contact this headquarters for assistance in preparing their application for retired pay. We will prepare DD Form 108 and DD Form 2656, and forward service documentation to the retiree. The retiree may either forward the application directly to U.S. Army Human Resource Center of Excellence (AHRC) or return the application to this headquarters for assistance in processing. AHRC will verify the service, process the application, publish orders placing the soldier on the retired list, forward these orders to the soldier, and forward the application to Defense Finance & Accounting Service. This process can take up to 12 months.

ATTN: WIAR-G1-SR
The Adjutant General, Wisconsin
2400 Wright Street
Madison, WI 53704-2572
(608) 242-3434/3418
1-800-335-5147, "2", "3434" or "3418"

Human Resource Center of Excellence
ATTN: AHRC-PDR-RCR
1600 Spearhead Division Ave, Dept 420
Ft. Knox, KY 40122-5402
(502) 613-8950
1-888-ARMYHRC (1-888-276-9472)

REDUCED RETIREMENT AGE FOR ARMY NATIONAL GUARD SOLDIERS BASED ON CERTAIN TYPES OF ACTIVE SERVICE ON OR AFTER 29 JANUARY 2008

Must complete 20 years of qualifying service. Army National Guard soldiers who serve on Active Duty (AD) or Full-Time National Guard Duty (FTNGD) on or after 29 Jan 08 will accrue, for each day of qualifying service, 1 day for use in computing eligibility for reduced age. For each aggregate of 90 qualifying days in a fiscal year (FY), a soldier is eligible for a reduction of 3 months in the age of eligibility for retired pay for non-regular service. A day of duty shall be included in only one aggregate of 90 days. The eligibility age will not be reduced under 50 years. Eligibility age for health care will continue to be 60 years of age. Please contact the Service Retirement Office at (608) 242-3418 or 1-800-335-5147, ext 3418 for guidelines for applying for reduced retirement age based on active service.

RETIRED PAY RECORDS

The Defense Finance and Accounting Service (DFAS) receives the approved application from HRC and establishes an account for the soldier. Soldiers who receive separation pay, severance pay or readjustment pay from the Armed Forces and who later qualify for retired pay will have the full amount of separation, severance, or readjustment pay recouped from retired pay. Certain Transition Assistance Programs may be exempt from recoupment. Soldiers are paid via direct deposit on the first of the month; i.e., 1-31 May earned retired pay would be paid on 1 June. The soldier will receive an initial Retiree Account Statement and one each time the amount of pay changes. This document also shows what the retiree's gross pay is, taxable income, deduction, i.e. State and Federal income tax withheld, tax withholding status, amount of taxes withheld, total tax exemptions claimed, and whether or not the spouse is covered by the Survivor Benefit Plan (SBP). It is recommended that you submit copies rather than original documents, when warranted, since they cannot return your original documents to you. Any changes affecting retired pay, i.e., mailing address change, financial institution change, or changes to RC-SBP plan due to death or divorce must include the soldier's SSN and must be submitted to:

Defense Finance and Accounting Service

US Military Retirement Pay

P.O. Box 7130

London, KY 40742-7130

1-800-321-1080 (Mon-Fri, 7:00 am-7:30 pm EST)

Fax 1-800-982-8459

Website: www.dod.mil/dfas (click on Contact DFAS; scroll down the page to Retired Pay; scroll down and click on Questions or comments; select Military Retiree then fill out the data fields.)

And for ADDRESS CHANGE, also contact:

Defense Enrollment Eligibility Reporting System (DEERS)

1-800-538-9552

RESERVE COMPONENT SURVIVOR BENEFIT PLAN ANNUITANT RECORDS

If the soldier completed a DD Form 1883 or DD Form 2656-5 (Survivor Benefit Plan (SBP) Election Certificate), upon your notification of the death of the retiree, DFAS will forward an annuity application packet to the designated beneficiary. If the retiree has selected to participate in the SBP, it will be so stated on bottom part of the Retiree Account Statement. The designated beneficiary will draw up to 55% of the soldier's retired pay (less RC-SBP costs). If the soldier was drawing retired pay, there will be a slight delay in receiving the annuity. **If the soldier was not yet drawing retired pay, AHRC must review the application, certify the soldier for retired pay, and posthumously place the soldier on the retired list prior to forwarding to DFAS for processing of pay.** (Contact this office for help with this notification.) DFAS must establish the soldier on the pay system before the RC-SBP annuity may be processed. This process can take up to 180 days. It is recommended that you submit copies rather than original documents, when warranted, since they cannot return your original documents to you. Any changes affecting retired pay, i.e., mailing

address change, financial institution change, or change in marital status due to death or divorce, must include the soldier and spouse SSNs and must be submitted to:

Defense Finance and Accounting Service

US Military Annuitant Pay

P.O. Box 7131

London, KY 40742-7131

1-800-321-1080 (Mon-Fri, 7:00 am-7:30 pm EST) (DFAS Cleveland 1-800-269-5170)

Fax 1-800-982-8459

Website: www.dod.mil/dfas (click on Contact DFAS; scroll down the page to Retired Pay; scroll down and click on Questions or comments; select Military Retiree then fill out the data fields.)

CONCURRENT RECEIPT OF MILITARY RETIRED PAY AND DISABILITY PAY

Effective for payments made after January 1, 2004, the law was changed to allow certain military retirees (those who have a 50 percent disability rating or higher) to receive both disability payments from the Department of Veterans Affairs and their military retired pay from the Defense Finance and Accounting Service. The law is called "concurrent receipt". This concurrent receipt will be phased in over 10 years, so at the present, it is not a dollar for dollar provision. Those with 50% disability will get \$100 more each month, those with 60% will get \$125, those with 70% will get \$250, those with 80% will get \$350, those with 90% will get \$500 and those with 100% disability will get \$750. Over the ten years, these amounts will increase until they are equivalent to the amount waived. This change in the law will allow former spouses of the retirees and recipients of child support and/or alimony to begin receiving payments from the retirees' military retired pay again.

Contact the VA for details on your personal payment situation. 1-800-827-1000.

GRAY AREA RETIREES - CHANGES TO ARMY HUMAN RESOURCE CENTER OF EXCELLENCE (AHRC) RECORDS

AHRC no longer mails retiree status and verification forms to retirees; however, retirees must still keep their personnel records accurate. Retirees should notify AHRC when the following information or conditions change: Address, phone number (home or work), physical condition. If changes in a retiree's health will prevent further military service, the retiree should send the AHRC a description of the physical condition and a physician's statement or Veterans Services Office forms listing the conditions and percent of disability. The statement must include a diagnosis, date of illness or injury, prognosis, and an expected date of recovery. Changes must include soldier's SSN and must be submitted in writing.

ATTN: AHRC-PDR-RCR

And Also:

DEERS: 1-800-538-9552

Human Resource Center of Excellence

1600 Spearhead Division Ave, Dept 420

Ft. Knox, KY 40122-5402

(502) 613-8950 1-888-ARMYHRC (1-888-276-9472)

Records are kept at:

National Personnel Records Center

(Military Personnel Records)

9700 Page Avenue

St. Louis, MO 63132-5100

ARMY HUMAN RESOURCE CENTER OF EXCELLENCE (AHRC) RETIREMENT POINT DOCUMENTATION

Automated retirement points for soldiers assigned to AHRC are documented on ARPC Form 249 by the Transition & Separation Benefits Section. This section also issues notification eligibility memorandums, maintains Reserve Component Survivor Benefit Plan elections, and processes Reserve retired pay benefit applications.

ATTN: AHRC-PDR-RCR
Human Resource Center of Excellence
1600 Spearhead Division Ave, Dept 420
Ft. Knox, KY 40122-5402
(502) 613-8950 1-888-ARMYHRC (1-888-276-9472)

REQUEST FOR DOCUMENTS FROM RECORDS OF FORMER WIARNG SOLDIERS

When a soldier is discharged from the Wisconsin Army National Guard, their records are forwarded to AHRC-St. Louis or the gaining State. This headquarters also maintains a state file. Any requests for documents, i.e., medical records, DD Form 214, discharge orders, NGB Form 22, NGB Form 23, etc., **to include requests for documents for Social Security application**, should be forwarded to the address below. Only signed, written requests will be accepted and should include the soldier's full name, social security number, date of birth, dates of membership in the Wisconsin Army National Guard, and the requested document(s). While disclosure of SSN is not mandatory, it can delay/hamper the search for records.

ATTN: WIJS-J6-AS
The Adjutant General, Wisconsin
2400 Wright Street
Madison, WI 53704-2572
(608) 242-3678 1-800-335-5147 (x2-3678)

REPLACE DD FORM 214/REPLACE DECORATIONS & AWARDS FOR RETIREES

National Personnel Records Center
Military Personnel Records
1 Archives Drive
St Louis, MO 63138
(314) 801-0800
www.archives.gov/veterans

DEATHS OF WIARNG RETIREES/SPOUSES

This headquarters should be notified of the death of any WIARNG retiree – either Age 60 or Gray Area. Notification is also needed for the deaths of spouses of WIARNG retirees, especially if they are receiving or are entitled to receive Survivor Benefit Plan payments. For those Gray Area Retirees that selected Option B (payment upon reaching age 60) or Option C (immediate payment), it is important to notify our headquarters within one year of your spouse's date of death, otherwise the retiree will continue to be charged for the SBP annuity.

When notified by your family, this Headquarters will notify the Defense Finance and Accounting Service (DFAS) of the death of the retiree or spouse. DFAS will close out the soldier's retiree pay records and will send a packet (in about two/three weeks after receipt of death notice), with several forms to complete so the spouse can receive the

unpaid compensation and SBP payments (if entitled). This Headquarters will also send out a sympathy letter that includes the soldier's RC-SBP election and what, if any, benefits are available to eligible dependents.

For Gray Area retirees, when notified by your family, our office will contact Human Resource Center of Excellence (HRC). HRC will then send a packet to the spouse to complete if the spouse is due SBP benefits. HRC then contacts DFAS and the payments will start in approximately 120 days.

It is important for surviving spouses to get a new Identification Card, changing their status from spouse to widow or widower. See page 10 of this booklet for ID card centers. Your funeral director will be able to supply information on Military Burial Benefits. Questions on burial flags and headstones can be answered by your County Veterans Service Officer.

ATTN: WIAR-G1-SR
The Adjutant General, Wisconsin
2400 Wright Street
Madison, WI 53704-2572
(608) 242-3418
1-800-335-5147, "2", "3418"

DFAS
1-800-321-1080

ID CARDS - AGE 60

Application for ID cards will be made by completing DD Form 1172. Defense Enrollment Eligibility Reporting System (DEERS) enrollment/update is completed at the time ID cards are issued. DEERS enrollment is mandatory for any service benefits/privileges, VA benefits, TRICARE Standard, and TRICARE for Life. It should be noted that reverse side of the DD Form 2 (Retired) actually shows when the ID card expires. Most ID cards expire upon reaching age 60 and/or 65.

DEERS Beneficiary Telephone Center: 1-800-538-9552

DD Form 2 (Retired), U.S. Uniformed Services Identification Card (Blue). The following documents must be provided: Orders placing soldier on Retired List (issued by AHRC) and Social Security card.

DD Form 1173 (Family Member ID Card) (Tan). Dependents must provide the following documents: proof of age (birth certificate), social security card and marriage certificate for spouse, and social security card and birth certificate for dependent children. If retiree is deceased, provide a certified copy of the death certificate. If the dependent ID card request is mailed to Ft. McCoy, the following documents must be included: DD Form 1172, discharge orders, marriage certificate, death certificate if applicable, birth certificates for dependent children, and a notarized 8x10 inch photo of the applicant, full face, color or black & white photo. It should be noted that this ID card expires four years from the date of issue; however, once the spouse is within 90 days of reaching age 75, it will be issued as indefinite.

RAPIDS SITES - ID CARD ISSUING FACILITIES

The following offices provide ID card services; we recommend you contact your specific site initially to verify hours of operation and then again on the day you are scheduled to obtain your ID cards to verify that their system is operational. These sites are not typically operational on holidays or weekends.

To locate other sites, refer to: <http://www.dmdc.osd.mil/rsl/owa/home>

Wisconsin

Appleton

HHC 2-127 Infantry Bn
2801 W. 2nd Street
Appleton, WI 54914
Monday – Friday BY APPOINTMENT
(920) 832-2712

Chippewa Falls

724 Engineer Bn HQ
2811 E. Park Avenue
Chippewa Falls, WI 54729
Monday – Friday BY APPOINTMENT
(715) 720-3400

Fort McCoy USAR

Military Personnel Division,
2187 South J Street
Sparta, WI 54656
Monday-Friday 0730-1600
CALL FIRST (608) 388-4563 or (800) 982-3585

Green Bay

Navy and Marine Corps Reserve Center USNR

2949 Ramada Way
Green Bay, WI 54304
Wednesday-Thursday, 0900-1500
APPOINTMENT ONLY
(866) 356-3447 or reserve online at <https://es.cac.navy.mil>

Madison

The Adjutant General Headquarters Office

2400 Wright Street, Military Affairs Building,
Room 130
Madison, WI 53704-2572
Monday-Friday 0800-1130 and 1300-1500
BY APPOINTMENT ONLY
(608) 242-3420 or (800) 335-5147, "2" extension 3420

115th Fighter Wing ANG

Truax Field ANGB
3110 Mitchell Street, Bldg. 503
Madison, WI 53704
BY APPOINTMENT ONLY
(608) 245-4468 or 4589

Milwaukee

128th Air Refueling Wing ANG

General Mitchell ANGB
1835 E. Grange Avenue, Bldg 512 Rm 23
Milwaukee, WI 53207
BY APPOINTMENT ONLY
(414) 944-8245

Navy and Marine Corps Reserve Center USNR

NMCRC Milwaukee
2401 S. Lincoln Memorial Drive, Personnel
Milwaukee, WI 53207
Tuesday-Thursday, 0900-1100, 1300-1500
CALL FIRST (414) 744-9764

Wausau National Guard Armory

ARNG Det 1 HHC 32d Inf Bde
833 South 17th Avenue
Wausau, WI 54401
Monday-Friday, 0800-1500
CALL FIRST (715) 845-1011

Illinois

Great Lakes Naval Base

Bldg 2C
Monday-Friday, 0730-1600
Saturday, 0800-1200
(847) 688-5550 ext 386

Minnesota

Duluth

148th Fighter WG
Tuesday & Thursday, 0900-1400
(218) 788-7210

Minneapolis-St Paul

934th AW Minneapolis-St Paul

IAP-ARS
760 Military Hwy
Minneapolis, MN 55450-2100
Monday – Friday 0700 – 1500
(612) 713-1507

GRAY AREA RETIREE BENEFITS

Gray Area Retirees are those soldiers who are eligible to receive retired pay at Age 60 (have been issued a National Guard Bureau (NGB) 20 year letter), have been discharged from the Wisconsin Army National Guard and have transferred to AHRC (either Retired Reserve or Individual Ready Reserve). Retirees will need to show an ID card for entrance to facilities. The soldier who has been discharged from the Reserve of the Army remains eligible for the following gray area retiree benefits:

- Entrance to Morale, Welfare & Recreation facilities;
- Unlimited Access to Exchange;
- Unlimited Commissary Privileges;
- Lodging at Military Installations;
- Military Flights;
- Delta Dental;
- Federal Long Term Care Insurance Program.

Gray Area ID Cards

DD Form 2A (Reserve) (Red). Gray Area Retirees are eligible for an ID Card entitling them to unlimited access to exchange, military commissaries, and Morale, Welfare, and Recreation (MWR) facilities. Honorary retirees and reserve soldiers who were discharged from the Army Reserve (with less than 20 years) are NOT eligible. (Application made on DD Form 1172.)

DD Form 1173-1 (DOD Guard/Reserve Dependent Identification Card) (Red). This card authorizes exchange and certain MWR privileges but does not authorize eligibility for medical benefits. Unremarried widows/widowers and eligible dependent children of gray area retirees continue their eligibility even if the retiree died prior to reaching Age 60. Participation in the Survivor Benefit Plan is NOT a requirement for eligibility for MWR and health benefits. Upon the 60th anniversary of the retiree's birthdate, eligible surviving dependents of Reserve retirees will be issued DD Form 1173. (Application made on DD Form 1172.)

ID Cards may be issued by any RAPIDS site, any National Guard Armory that has ID card issuing capability, or by U.S. Army Human Resource Center of Excellence (AHRC). The soldier must accompany any dependents that are obtaining ID cards. The soldier must provide a copy of discharge orders from the ARNG with transfer to AHRC. The following documents must be provided: DD Form 1172, copy of "Notification of Eligibility for Retired Pay at Age 60" memorandum, orders transferring soldier to AHRC (Retired Reserve or IRR Control Group), marriage certificate, and birth certificates for dependent children.

HEALTH BENEFITS UPON RECEIPT OF RETIREMENT PAY

You may contact the **Health Benefits Advisor** for information or a current handbook.

Great Lakes Naval Hospital (847) 688-5457

Ft. McCoy (608) 388-2246

TRICARE North Region (877) 874-2273

Retirement Services Officer at Ft. McCoy (800-452-0923), or either of the Retiree Activities Offices listed on page 15.

TRICARE Standard and Extra is a fee-for-service plan available to all non-active duty beneficiaries throughout the United States. Enrollment is not required. Coverage is automatic as long as your information is current in the Defense Enrollment Eligibility Reporting System (DEERS). When using TRICARE Standard and Extra, you may visit any TRICARE-authorized provider, network or non-network. Care at military treatment facilities is on a space-available basis only. You do not need a referral for any type of care but some services may require prior authorization.

TRICARE Prime offers the most affordable and comprehensive coverage. TRICARE Prime is available in the United States in areas known as Prime Service Areas. Enrollment is required to participate in TRICARE Prime. When you enroll in TRICARE Prime, you have an assigned primary care manager (PCM), either at a military treatment facility (MTF) or from the TRICARE network, who provides most of your care. Your PCM will refer you to a specialist for care he or she cannot provide and coordinate with your regional contractor for authorization, find a specialist in the network, and file claims on your behalf. You have certain time and distance standards for care including wait times for urgent, routine and specialty care. Other benefits include enhanced vision and preventive services and travel reimbursement for some specialty care.

TRICARE For Life (TFL) is TRICARE's Medicare-wraparound coverage available to *all* Medicare-eligible TRICARE beneficiaries, regardless of age or place of residence, provided they have Medicare Parts A and B. While Medicare is your primary insurance, TRICARE acts as your secondary payer minimizing your out-of-pocket expenses. TRICARE benefits include covering Medicare's coinsurance and deductible. Basically, if you use a Medicare participating or non-participating provider, he or she will file your claims with Medicare. Medicare pays its portion and electronically forwards the claim to the TFL claims processor. TFL pays the provider directly for TRICARE-covered services.

TRICARE Retired Reserve (TRR) is a premium-based, worldwide health plan that qualified retired Reserve members and survivors may purchase. TRR offers comprehensive health coverage from any TRICARE-authorized provider, network or non-network. Referrals are not needed for any type of care, but some services may require prior authorization. The type of provider you see determines how much you'll pay out-of-pocket and the provider will file claims for you. You may receive care in military treatment facilities on a space-available basis.

TRICARE Young Adult is a premium-based health care plan available for purchase by qualified dependents. When you purchase TRICARE Young Adult, you will have access to medical and pharmacy benefits, but dental coverage is excluded. TRICARE Young Adult allows adult children to purchase TRICARE coverage after eligibility for "regular" TRICARE coverage ends at 21 (*or 23 if enrolled in a full course of study at an approved institution of higher learning*).

For more information on TRICARE Plans and options, use the TRICARE website at www.tricare.mil.

TRICARE RETIREE DENTAL PROGRAM

Enrollment for this dental insurance program is handled by DDP*Delta. Delta Dental is available to all to include Gray Area Retirees. Premiums are regionally determined according to the retiree's residence address. There is an annual deductible which applies to every covered person. Delta will pay up to \$1,200 of allowable charges per enrollee per year. Contact Delta at **(888) 838-8737 or www.trdp.org**

DENTAL CLINIC. Each dental clinic makes its own determination based on staffing and funding on whether space-available dental care may be provided to retirees.

Naval Dental Center, Building 237, Great Lakes Naval Base
(847) 688-3331

MILITARY SPECTACLES

Retired members of the Uniformed Services are authorized the free issue of one pair per year of standard military issue in single, bifocal and trifocal vision from a Military Treatment Facility (MTF). Contact your Health Benefits Advisor for additional information. Send Form DD 771 to:

NOSTRA
160 Main Road
Yorktown, VA 23691-9984
Phone #: (757) 887-7611
Fax #: (757) 887-4647

Website: <http://nostra.norfolk.navy.mil/ordering/retiree.cfm>

PHARMACY SERVICES.

All persons eligible for TRICARE may take prescriptions to any military pharmacy and have them filled, free of charge.

A network of civilian pharmacies has been established as part of the TRICARE program and the TRICARE Extra options. TRICARE Prime enrollees must adhere to program guidelines regarding prescriptions. For those not enrolled in TRICARE Prime, savings are still available by using pharmacies in the TRICARE Extra network. Check with your TRICARE Service Center at 1-800-941-4501 for details.

A national mail order pharmacy service is also provided under TRICARE. Active duty family members pay \$4.00 and non-Medicare-eligible retirees and families pay \$3.00 for generic and \$9 for brand name per 90-day supply of non-narcotic medication and up to 30-day supply of narcotic medications. Contact your TRICARE Service Center at 1-800-941-4501 for details on this convenient service.

Great Lakes Naval Hospital
Monday-Friday, 0800-2100
Saturday/Sunday/Holidays, 0800-1600
(847) 688-3374
1-800-552-8569 (24-hour line for call-in refills)

Burkey Mall Satellite Pharmacy
(Located near Commissary/PX)
Tuesday-Friday, 1000-1800
Saturday, 0930-1400
(Great Lakes)

BURIAL BENEFITS (Military Funeral Honors)

Eligible to all soldiers who have completed their initial military enlistment either Active or Reserve Component. Contact your local county Veterans Service Officer or Wisconsin Department of Veterans Affairs at 1-800-947-8387.

- Burial Flag;
- Headstone or grave marker;
- Burial plot in national cemetery or burial plot allowance;
- Lump sum burial expense;
- Presidential memorial certificate.

Reserve retirees receiving retired pay and those Reserve retirees who have qualified for Reserve retired pay are eligible for burial in a national cemetery. Call 1-800-697-6947 for grave information or 1-800-827-1000 for the nearest VA office.

Funeral Detail - Contact local VFW or Wisconsin Department of Veterans Affairs at 1-800-947-8387.
Wisconsin National Guard Military Funeral Honors Program: 608-242-3419 or 1-800-335-5147, ext 3419.

FT LEONARD WOOD, MISSOURI CASUALTY BRANCH/SURVIVOR ASSISTANCE FOR RETIREES DRAWING PAY

The Casualty Branch at Fort Leonard Wood, Missouri, will provide information and general assistance to survivors. When requested by the next of kin and upon notification of the retiree's death, a Survivor Assistance Officer will be appointed by Fort Leonard Wood Casualty Branch. The following information is required when requesting assistance or reporting a death: Retiree's full name, Social Security Number, date and place of birth; date, time, place and cause of death (accidental or natural); name, relationship, address and phone number of next of kin.

1-800-350-7746 or (573) 596-0134/0138 Fax: (573) 596-0742

LIFE INSURANCE

Veterans' Group Life Insurance (VGLI) extends renewable five-year term insurance to people after they leave active duty or the reserves. Coverage is limited to the maximum amount of Servicemembers' Group Life Insurance (SGLI) held on active duty or in the reserves. The retiree has to initiate enrollment and choose the amount of coverage.

Retirees who had SGLI are eligible for VGLI coverage for their lifetimes without evidence of good health if they apply within 120 days of leaving the military. They can apply for VGLI for another year after the 120-day period expires, although they are subject to medical review.

Office of Servicemen's Group Life Insurance
213 Washington Street
Newark, NJ 07102-2999
1-800-419-1473

LEGAL ASSISTANCE

Free legal assistance is provided to active duty and retired military personnel (drawing retired pay) and eligible dependents. Personnel seeking legal advice should bring all relevant documents or correspondence. **Appointments** may be made at:

Judge Advocate's Office
ATTN: AFRC-FM-JA
100 E. Headquarters Road (Bldg 100)
Fort McCoy, WI 54656-5263
Monday-Friday, 0730-1600 hours
(608) 388-2165

SPACE AVAILABLE TRAVEL

Retiree in Receipt of Retired Pay. Spouses and dependent children, accompanied by their sponsor, are authorized to travel on MAC flights to overseas locations. DD Form 2 & DD Form 1173 are required.

Retiree Not in Receipt of Retired Pay. A soldier assigned to US AHRC who is eligible for retired pay at Age 60 may travel Space A within the United States and its territories. Family members are eligible (currently in a test period). DD Form 2A and a copy of the Retirement Eligibility memorandum are required.

Milwaukee, WI
(414) 944-8504

Minneapolis/St. Paul, MN
(612) 713-2461 (Flight Ops)
(612) 713-2450 (Flight Info)

C-26, Madison
(608) 242-3939

Air Mobility Command: www.amc.af.mil/amctravel/index.asp

MILITARY LODGING

"**Worldwide Military Travel Guide**," which is published annually and available through the PX, contains information on military installations, flights, and recreation.

Army Guest Houses

(800) GO-ARMY or (800) 462-7691

Air Force Lodging

(888) 235-6343

Navy Lodges

(800) NAVY-INN or (800) 628-9466

Hale Koa, Hawaii

(800) 367-6027

U.S. Coast Guard Lighthouses on Lake Michigan

(414) 747-7185

Shades of Green on Walt Disney World Resort, Orlando, Florida

(407) 824-3600

SOCIAL SECURITY

Retired Reservists and National Guard members who served between 1957 and 1987 and had their Social Security benefits reduced are eligible to recoup their losses as of 1 Jan 95. The Social Security Independence and Program Improvements Act of 1994 nullifies the Government Pension Offset and Windfall Elimination Provision, which prevented government employees from "double-dipping" by drawing both federal retirement and Social Security based on the same income. The benefit adjustments are not automatic; retirees or their widowed spouses will have to apply for them. Contact the Social Security Administration at 1-800-772-1213 or visit the nearest Social Security office.

ARMY ECHOES

Army Echoes is a bulletin published on a quarterly basis to keep Army retirees informed of any new developments. Addresses are supplied by AHRC for gray area retirees and by DFAS for those drawing retired or annuitant pay. Therefore, it is important that AHRC or DFAS be notified of any address changes.

RETIREE ACTIVITIES OFFICES

Retiree Activities Office (RAO) – Madison / Milwaukee

The RAO is staffed by knowledgeable volunteers, except holidays. Information and assistance is available for military retirees of *all* services. The RAO e-mail is monitored regularly so you won't have to wait for an answer until the next day that the office is staffed, unless you are requesting something to be mailed to you or the subject must be researched.

For those of you who aren't afraid of the "information highway," the Madison RAO has established a website which one can visit at <http://dma.wi.gov/retirees>. If you are eligible for military retired pay and would like your email address added to the RAO database, send an email, but be sure to include your full name in that email. Retirees are reminded to advise the RAO when changing your email address, as well as your mailing address. You will receive mailings based on the address that you have on file at the TAG's office.

Retirement Services Officer – Ft. McCoy

Military Personnel Division
ATTN: AFRC-FM-PAM-R
2187 S. "J" Street (Bldg 2111)
Ft. McCoy, WI 54656-5141
Monday-Friday, 0730-1600
(608) 388-3716 1-800-452-0923

Retiree Activities Office - Madison

The Adjutant General's Headquarters
2400 Wright Street, Room 160
Madison, WI 53704-2572
Tuesday & Thursday, 0730-1130
Mon, Wed & Fri – leave message on voice mail
(608) 242-3115 or 3505; DSN 724-3115 or 3505
1-800-335-5147, "2", "3115" or "3505"
Email: widma.retiree@wisconsin.gov
Website: <http://dma.wi.gov/retirees>

Retiree Activities Office - Mitchell Field, Milwaukee

128th ARW, Building 512
1835 E Grange Avenue
Milwaukee, WI 53207
Tuesday, Wednesday 1000-1400
(414) 944-8212

WISCONSIN NATIONAL GUARD RETIREE COUNCIL

As a retiree, you should be aware of the existence of the Wisconsin National Guard Retiree Council that was appointed by and serves at the pleasure of The Adjutant General, Wisconsin. Its primary purpose is to advise and assist The Adjutant General regarding retiree issues. The Council meets four times each year to act on current issues and hosts a Retiree Appreciation Day bi-annually. The Retiree Council President can be reached through the Retiree Activities Office in Madison, Wisconsin.

RETIREE ROSTER

This headquarters maintains a retiree roster of all Wisconsin National Guard retirees or widows/widowers (to include gray area retirees). This database is used for retiree mailings of the Retiree Appreciation Day. Changes should be forwarded to:

ATTN: WING-EXA
The Adjutant General, Wisconsin
2400 Wright Street
Madison, WI 53704-2572
(608) 242-3037 1-800-335-5147, ext. 3037

WISCONSIN NATIONAL GUARD FAMILY PROGRAM

ATTN: WIJS-J1-FAM
The Adjutant General, Wisconsin
2400 Wright Street
Madison, WI 53704-2572
(608) 242-3480 1-800-292-9464

WISCONSIN DEPARTMENT OF VETERANS AFFAIRS

Department of Veterans Affairs
30 W. Mifflin Street
Madison, WI 53703
(608) 266-1311 1-800-947-8387
E-mail: headquarters@dva.state.wi.us

MISCELLANEOUS PUBLICATIONS

Federal Benefits for Veterans and Dependents

VA Pamphlet; GPO Stock Number 051-000-00214-8

Enclose check for \$3.75 or VISA/Mastercard information to:

Superintendent of Documents
PO Box 371954
Pittsburgh, PA 15250-7954
Phone orders with credit card to (202) 512-1800
Full text available free at www.va.gov/opa/vadocs/Fedben.pdf

A Summary of Department of Veterans Affairs/Benefits

VA Pamphlet 27-82-2

Available at no cost

1-800-827-1000

Benefits for Wisconsin Veterans, Their Dependents and Survivors

Brochure 135-11/93

Contact your County Veterans Service Officer

Internal Revenue Service Publication #1798

Addresses questions about tax requirements of federal retirees

1-800-829-3676

CAT VI Space Available Handbook

Published by the Society of Military Travelers annually

Cost is \$22.50

1-800-638-8784

TELEPHONE NUMBERS

Casualty Information

Air Force Casualty Information	(800) 433-0048
Army Casualty Affairs	(800) 626-3317
Funeral Honors.....	(877) 944-6667
Navy Casualty Assistance Division	(800) 368-3202
Survivor Benefits (WI Department of Veterans Affairs).....	(800) 947-8387

Military Associations

American Legion.....	(202) 861-2700
Disabled American Veterans (DAV)	(859) 441-7300
Enlisted Association National Guard US (EANGUS).....	(800) 234-3264
Fleet Reserve Association (FRA)	(703) 683-1400
Military Officers Association (MOAA).....	(800) 234-6622
National Association for Uniformed Services (NAUS).....	(703) 750-1342
National Guard Officers Association (NGAUS)	(888) 226-4287
The Retired Enlisted Association (TREA)	(800) 338-9337
Veterans of Foreign War (VFW)	(816) 756-3390
Vietnam Veterans of America.....	(800) 882-1316
Wisconsin National Guard Officers Association (WINGA)	(608) 242-3114
Wisconsin National Guard Enlisted Association (WNGEA)	(608) 242-3112

Military Health System

Medicare.....	(800) 633-4227
Naval Health Clinic-Great Lakes	(847) 688-4560
Automated Prescription Refill System	(847) 688-2757
Pharmacy	(847) 688-3374
Tricare For Life (TFL) (WI Physicians Service (WPS))	(866) 773-0404
Tricare Mail Order Pharmacy (TMOP) (Express Scripts Inc).....	(866) 363-8667
Tricare North Region (Health Net Federal Services Inc) (HNFS)	(877) 874-2273
Tricare Retail Pharmacy (TRRx) (Express Script Inc).....	(866) 363-1303
Tricare Retiree Dental (Delta Dental).....	(888) 838-8737

Retiree Information Resources

Air Force Total Force Personnel Center (AFPC)	(800) 525-0102
Army/Air Force Exchange Service (AAFES).....	(800) 527-2345
Army Human Resource Center of Excellence (AHRC), Ft. Knox	(888) 276-9472
Defense Eligibility & Enrollment System (DEERS) (Update address).....	(800) 538-9552
Defense Finance Accounting System (DFAS) (receiving retired pay).....	(800) 321-1080
Report Death of Military member / Annuitant	(800) 321-1080
Fort McCoy, WI	
Retiree Services Office (RSO)	(800) 452-0923
Commissary	(608) 388-3542
Post Exchange (PX).....	(608) 388-4343
Great Lakes Naval Commissary.....	(847) 688-2644
National Archives & Records Center.....	(866) 272-6272
Office of Personnel Management (OPM)	(888) 767-6738
(To report death of former US Government employee)	
Social Security	(800) 772-1213
US Department of Veterans Affairs (USDVA)	(800) 827-1000
Veterans Records	(866) 272-6272
Wisconsin Department of Veterans Affairs (WIDVA)	(800) 947-8387

Travel & Lodging

Armed Forces Recreation Centers

Dragon Hill Lodge (Seoul, S. Korea)	011-82-2790-0016
Edelweiss Lodge & Resort (Garmisch, Germany)	011-49-8821-9440
Hale Koa Hotel (Honolulu, Hawaii).....	(800) 367-6027
Shades of Green (Disney World, Florida)	(888) 593-2242

Armed Forces Vacation Club (AFVC)

AFVC is a “space available” program offering Department of Defense affiliated personnel affordable “Condo” vacations at over 3,500 resorts around the world..... (800) 724-9988

Installation Lodging

Air Force Lodging	(888) 235-6343
Army Lodging	(800) 462-7691
Coast Guard Lodging.....	(202) 269-0413
Navy Lodging	(800) 628-9466

Morale, Welfare & Recreation Sites

Bellows Air Force Station (Waimanolo Bay, Hawaii)	(800) 437-2607
Cape Henry Inn (Virginia Beach, Virginia)	(752) 422-8818
Fort Sam Houston Recreation Area (Canyon Lake, Texas)	(888) 882-9878
Kilauea Military Camp (Big Island, Hawaii)	(808) 967-8333
Rocky Mountain Blue (Keystone Resort, Colorado)	(866) 768-2583
Seward Resort (Seward, Alaska).....	(800) 770-1858

To Change Direct Deposit

DFAS	(800) 321-1080
OPM (Civil Service)	(888) 767-6738
VA	(800) 827-1000

WEBSITES

Air Force <http://www.af.mil>
Air Force Personnel Center <http://www.afpc.randolph.af.mil>
 Email Address: afpc.retire@randolph.af.mil
Armed Forces Retirement Home <http://www.afrh.com>
Army <http://www.army.mil>
Army & Air Force Exchange Service (AAFES)..... <http://www.aafes.com>
Army Human Resources Command <https://www.hrc.army.mil/site/reserve/soldiersservices/retirement>
Army Retirement Services <http://www.armyg1.army.mil/retire>
Burial & Memorial Benefits <http://www.cem.va.gov>
Defense Finance & Accounting Service (DFAS) <http://www.dfas.mil>
Defense Enrollment Eligibility System (DEERS) RAPIDS Site Locator <http://www.dmdc.osd.mil/rsl>
 (ID Card Issuing Facilities)
Express Scripts (Mail Order Pharmacy) <http://www.express-scripts.com>
Federal Long Term Care Insurance <http://www.ltcfeds.com>
Fort McCoy Army Retirement Services <http://www.mccoy.army.mil>
 Email Address: bill.g.walters@us.army.mil
Marine Corp..... <http://www.usmc.mil>
Medicare <http://www.ssa.gov/mediinfo.htm>
Military Funeral Honors <http://www.militaryfuneralhonors.osd.mil>
Military Homefront..... <http://www.militaryhomefront.dod.mil>
Military Living Publications <http://www.militaryliving.com>
Military Retired Pay Information (DFAS)..... <https://mypay.dfas.mil>
National Personnel Records Center <http://www.archives.gov>
Navy <http://www.navy.mil>
Social Security <http://www.ssa.gov>
TRICARE <http://mytricare.com> or <http://www.tricare.mil>
TRICARE North <http://www.tricare.mil/tronorth>
TRICARE for Life (TFL) www.tricare4u.com
TRICARE Retiree Dental <http://www.trdp.org>
US Army Center of Military History <http://www.history.army.mil>
US Department of Veterans Affairs <http://www.va.gov>
Veterans Alumni Association <http://www.veteransalumni.com>
Wisconsin Department of Veterans Affairs..... <http://dva.state.wi.us>

Other Resources:

Space Available Air Travel..... <http://www.baseops.net/spaceatravel>
Armed Forces Recreation Centers & Army Lodging <http://www.armymwr.com/Portaltravel/lodg>
Air Force Services Agency <http://www.afsv.af.mil>
Navy Lodging..... <http://www.navy-lodge.com>
The Military Officers Association (MOAA) <http://www.moaa.org>
The Retired Enlisted Association (TREA) <http://www.trea.org>
Fleet Reserve Association..... <http://www.fra.org>
National Guard Association of the U.S. <http://www.ngaus.org>